

In the Claims:

Claims 1-21 (canceled).

22. (currently amended) A system for displaying information about an insurance claim for an insured event, the system comprising:

a server component including an event processor and a task engine application program that interacts with the event processor to enable said insurance claim to be processed; and

a data component residing on the server component, the data component comprising a claim folder that decomposes a claim related to the insured event into a plurality of levels-, the plurality of levels including a policy level, a claim level, a participant level and a line level,

wherein the server component is configured to generate a user interactive interface ~~for~~ that interactively displays at least one of the plurality of levels reflecting information related to a policy, the claim, claimants and an insured person in a structured format to a plurality of users, and to allow each of the users to simultaneously interact with one of the plurality of levels to retrieve and enter data for the same insurance claim;

wherein the event processor maintains clear encapsulation of responsibilities of said system for displaying information from said event processor, wherein said responsibilities do not include functions performed by said event processor ~~from system responsibilities~~, interacts with the data component to identify a data event that affects data in the claim folder, determines a response, identifies a system component to enable said claim to be processed and transmits the data event to the identified system component;

wherein when said identified system component is the task engine, the task engine evaluates the data event, determines claim characteristics and matches the characteristics to tasks to automatically generate a list of tasks to be taken by one of the plurality of users handling said insurance claim to direct a workflow for said insurance claim to be processed.

Claims 23-40 (canceled)

41. (previously presented) The system of Claim 22 wherein the server component displays policy level information comprising information related to covered autos for auto claims, information related to covered property for property claims and information related to covered yachts for marine claims.

42. (previously presented) The system of Claim 22 wherein the server component displays claim level information comprising details information, facts of loss information, events information and liability information.

43. (previously presented) The system of Claim 22 wherein the server component displays participant level information comprising details information and contact information, information related to the insured event, injury information and disability management information.

44. (previously presented) The system of Claim 22 wherein the server component displays line level information comprising information related to damaged vehicles for vehicle lines, information related to damaged property for property lines and information related to

damaged yachts for marine lines, and information related to the insured events, damages and negotiation associated with the vehicles, property and yachts.

45. (previously presented) The system of Claim 22, wherein the server component displays claim level information comprising details information, facts of loss information, events information and liability information.

46. (previously presented) The system of Claim 22 wherein the server component displays participant level information comprising information related to persons involved in the claim, information related to the role of persons in the claim and contact information of the persons.

47. (previously presented) The system of Claim 22 wherein the line level comprises a user interface enabling the capture of negotiation information.

48. (previously presented) The system of Claim 22 further comprising a client component in communication with the server component, wherein the client component is configured to provide information concerning an individual in the insured event and for allowing one of the plurality of users to link the individual to the insured event.

49. (previously presented) The system of Claim 48 wherein the client component is configured to display the user interface as a response to the communication with the server component.

50. (previously presented) The system of Claim 49 wherein the client component is configured to allow one of the plurality of users to edit information associated with the plurality of levels.

51. (previously presented) The system of Claim 49 wherein the data component is configured to allow one of the plurality of users to search for information associated with one of the policy level, the claim level, the participant level and the line level.

52. (previously presented) The system of Claim 22 wherein the server component displays participant level information comprising a category of historical information, a claim index and contact information.

53. (previously presented) The system of Claim 22 wherein the server component displays policy level information comprising information on the claimants that are injured with disabilities.

54. (previously presented) The system of Claim 22 wherein the server component displays policy level information comprising specific information on injuries suffered by the claimants.

55. (previously presented) The system of Claim 54 further comprising a statistical model for claim practices and risk selection that uses the specific information on injuries suffered by the claimants, said specific information being stored in claims folders and accessible by said server component.

56. (previously presented) The system of Claim 54 wherein the specific information is represented by ICD-9 code.

57. (previously presented) The system of Claim 22 further comprising a client component in communication with said server component, said client component displaying a claim tree associated with said policy.

58. (previously presented) The system of Claim 57 wherein said claim tree lists said policy, said insured person, claimants and related lines in a claim tree format.

59. (previously presented) The system of Claim 57 wherein said client component further displays claim level tabs.

60. (previously presented) The system of Claim 57 wherein said claim folder displayed on a client component can be changed between a view mode and an edit mode.

61. (previously presented) The system of Claim 60 further comprising menu options displayed on said client components, wherein said menu options depend upon whether said claim folder is in said view mode or said edit mode.

62. (previously presented) The system of Claim 22 wherein said event processor further provides a task due date for each task of said list of tasks.

63. (previously presented) The system of Claim 22 wherein said event processor further records tasks completed for every claim.

64. (previously presented) The system of Claim 22 wherein said event processor generates a historical record for any task which is determined to be completed related to the processing of said claim.

65. (previously presented) The system of claim 57 wherein the client component uses an optimistic locking mechanism when the claim tree is displayed to the plurality of users simultaneously.

66. (previously presented) A system that displays insurance claim information about an insured event, the system comprising:

an event processor that identifies a data event, determines a response, identifies a system component to process an insurance claim and transmits information regarding the data event to the identified system component;

a task engine application program that interacts with the event processor to enable the insurance claim to be processed;

a data component comprising a claim folder that decomposes a claim related to the insured event into a plurality of levels, the plurality of levels including a policy level, a claim level, a participant level and a line level; and

a user interactive interface that is generated by a server that interactively displays information from at least one of the plurality of levels in a structured format to a plurality of users, allowing each of the users to simultaneously interact with one of the plurality of levels to retrieve and enter data for the same insurance claim, the entered data triggering the data event,

wherein when the event processor identifies the task engine as the system component to process the insurance claim, the task engine evaluates the event, determines claim

characteristics for the event and matches the characteristics to tasks to automatically generate a list of tasks to be taken by one of the plurality of users handling the insurance claim to direct a workflow for the insurance claim to be processed.

67. (previously presented) A system that displays insurance claim information comprising:

a data component that includes a claim folder that decomposes a claim related to an insured event into a plurality of levels, the plurality of levels include a policy level, a claim level, a participant level and a line level;

a user interactive interface that is generated and interactively displays information from at least one of the plurality of levels in a structured format to a plurality of users, wherein a plurality of users via a plurality of interfaces is allowed to simultaneously interact with one of the plurality of levels to retrieve and enter data on the same insurance claim; and

an event processor that identifies the entered data as a data event, determines a response for the data event and identifies a system component to process the response and transmits information for processing the claim to the identified system component.